

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KENNETH L. KETTER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-24921

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/05/2017 and confirmed on 2/12/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		131,405.15
Less Refunds to Debtor	33,124.96	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>98,280.19</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,390.00	
Trustee Fee	3,973.02	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,363.02</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 4929	32,908.81	32,908.81	0.00	32,908.81
	PNC BANK NA Acct: 4929	640.51	640.51	0.00	640.51
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 5J16	275.76	275.76	30.20	305.96
	SOUTH FAYETTE SD (S FAYETTE TWP) (F Acct: 5J16	1,899.83	1,899.83	168.87	2,068.70
	SOUTH FAYETTE TWP - R/E TAX Acct: 5J16	341.82	341.82	30.40	372.22
	SOUTH FAYETTE SD (S FAYETTE TWP) (F Acct: 5J16	238.59	238.59	0.00	238.59
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 5J16	70.05	70.05	0.00	70.05
	SOUTH FAYETTE TWP - R/E TAX Acct: 5J16	58.76	58.76	0.00	58.76
	US BANK NA** Acct: 4241	11,217.65	11,217.65	591.09	11,808.74
					<b>48,472.34</b>

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	KENNETH L. KETTER Acct:	0.00	0.00	0.00	0.00
	KENNETH L. KETTER Acct:	33,124.96	33,124.96	0.00	0.00
	STEIDL & STEINBERG Acct:	3,390.00	3,390.00	0.00	0.00
	STEIDL & STEINBERG Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	MIDLAND FUNDING LLC	7,590.86	7,590.86	0.00	7,590.86

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3365				
	LVNV FUNDING LLC, ASSIGNEE	5,853.07	5,853.07	0.00	5,853.07
	Acct: 8387				
	JOHN M KETTER	8,200.00	8,200.00	0.00	8,200.00
	Acct:				
	LVNV FUNDING LLC, ASSIGNEE	6,295.85	6,295.85	0.00	6,295.85
	Acct: 6966				
	LENDING CLUB CORP++	0.00	0.00	0.00	0.00
	Acct: 4143				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	1,603.42	1,603.42	0.00	1,603.42
	Acct: 1368				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	233.19	233.19	0.00	233.19
	Acct: 8790				
	MARINER FINANCE LLC	2,315.22	2,315.22	0.00	2,315.22
	Acct: 2515				
	ONE MAIN FINANCIAL OF PA INC FKA SPF	6,813.22	6,813.22	0.00	6,813.22
	Acct: 2117				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	1,458.28	1,458.28	0.00	1,458.28
	Acct: 6459				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	2,081.72	2,081.72	0.00	2,081.72
	Acct: 8398				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8790				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BASS & ASSOCIATES PC*	0.00	0.00	0.00	0.00
	Acct:				
	FOX AND FOX	0.00	0.00	0.00	0.00
	Acct:				
					42,444.83
TOTAL PAID TO CREDITORS					90,917.17
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		47,651.78			
UNSECURED		42,444.83			

Date: 10/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

KENNETH L. KETTER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-24921

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Kenneth L. Ketter  
Debtor

Case No. 17-24921-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 26, 2021

User: jhel  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2021:

Recip ID	Recipient Name and Address
db	+ Kenneth L. Ketter, 419 7th Avenue, Carnegie, PA 15106-2252
r	+ Alexandra Ketter, Berkshire Hathaway Home Services, The Preferred Realty, 4215 Washington Road, McMurray, PA 15317-2565
cr	+ County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Oliphant Usa, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	+ South Fayette School District, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6002
cr	+ Township of South Fayette, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6002
14740623	+ Allegheny County Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2497
14771414	+ County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14740626	+ John Michael Ketter, 240 Lakeview Ct., Washington, PA 15301-8952
14740631	+ Mariner Finance Company, 1155 Washington Pike, Suite 60, Bridgeville, PA 15017-2827
14779219	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14740635	Sandra Snyder, Esq., Fox & Fox Attorneys, 706 One Montgomery Plaza, Norristown, PA 19401
14740636	+ South Fayette School District, c/o Anne Beck, Tax Collector, PO Box 172, Presto, PA 15142-0172
14771413	+ South Fayette School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14740637	South Fayette Township, c/o Anne Beck, Tax Collector, PO Box 172, Presto, PA 15142-0172
14771415	+ Township of South Fayette, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14740624	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 26 2021 23:47:19	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14740625	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2021 23:47:34	Citibank, P. O. Box 6062, Sioux Falls, SD 57117
14779515	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2021 23:47:32	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14778314	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2021 23:47:22	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14740627	+ Email/Text: bk@lendingclub.com	Oct 26 2021 23:36:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14740629	Email/PDF: gecscdi@recoverycorp.com	Oct 26 2021 23:47:18	Levin Furniture/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14740630	Email/PDF: gecscdi@recoverycorp.com	Oct 26 2021 23:47:17	Lowe's, c/o Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003
14774556	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2021 23:35:00	MIDLAND FUNDING LLC, PO BOX 2011,

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 34

			Warren MI 48090-2011
14763871	Email/PDF: cbp@onemainfinancial.com	Oct 26 2021 23:47:06	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14740632	Email/PDF: cbp@onemainfinancial.com	Oct 26 2021 23:47:27	One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172
14740633	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2021 23:35:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14764184	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2021 23:35:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14741498	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2021 23:47:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14753657	Email/Text: bnc-quantum@quantum3group.com	Oct 26 2021 23:35:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14740634	+ Email/Text: egssupportservices@alorica.com	Oct 26 2021 23:36:00	Sam's Club & Synchrony Bank, c/o EGS Financial Care Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484
14766411	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 26 2021 23:35:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
14740638	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 26 2021 23:35:00	US Bank, PO Box 790179, Saint Louis, MO 63179-0179
14740639	Email/PDF: gecsedl@recoverycorp.com	Oct 26 2021 23:47:06	Value City Furniture, c/o Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14740628	*+	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 34

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Township of South Fayette jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor South Fayette School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Kenneth L. Ketter julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8